Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A computer implemented method for authorizing transactions against an account comprising:

associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a <u>first account holder</u> ~~cardholder, and further wherein the cardholder is a first user~~;

associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the <u>first account holder</u> ~~cardholder~~;

receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the <u>first account holder</u> ~~cardholder~~;

receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

in response to the second user making a transaction with the card over the phone or on an internet website <u>belonging to a vendor supplying goods or services</u>, transmitting a unique code entered by the <u>first account holder</u> ~~cardholder~~ to a central computer to authorize changing a second location to match <u>a</u> <u>second location</u> [[the]] ~~location~~ of the second communication device, <u>wherein the second location is made to match the location of the first account holder</u> ~~is a location of vendor supplying goods or services over the phone or the internet website~~; and

authorizing the transaction when the unique code is received.

2.   (Currently Amended) The <u>computer-implemented</u> method of claim 1, further comprising:

responsive to receiving an instruction from the cardholder associated with the account, approving the transaction regardless of <u>a</u> [[the]] location of the first communication device.

3.   (Currently Amended) The <u>computer-implemented</u> method of claim 1, wherein the unique code may be changed by the cardholder at random.

4.   (Currently Amended) The <u>computer-implemented</u> method of claim 1 wherein the request for authorization is received at a merchant location.

5.   (Currently Amended) The <u>computer-implemented</u> method of claim 1 further comprising validating the account.

6.   (Currently Amended) The <u>computer-implemented</u> method of claim 1 further comprising determining whether the transaction is within a predefined credit limit.

7-20.   (Canceled).